

**IN THE UNITED STATES BANKRUPTCY COURT FOR
THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MONSOUR MEDICAL CENTER,

Bankruptcy No. 04-33736-BM

Debtor.

Chapter 11

**MONTHLY OPERATING REPORT OF DEBTOR
FOR THE PERIOD DECEMBER 1, 2004 – DECEMBER 31, 2004**

**ROBERT O LAMPL
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PA I.D. #62297
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Pittsburgh, PA 15222
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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

X 3/15/03
L
US

Monsour Medical Center

Case No. 04-33736 BM

Reporting Period: _____

MONTHLY OPERATING REPORT

File with Court and submit copy to United States Trustee within 20 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)		
Copies of bank statements			
Cash disbursements journals			
Statement of Operations	MOR-2		
Balance Sheet	MOR-3		
Status of Postpetition Taxes	MOR-4		
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR-4		
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging	MOR-5		
Debtor Questionnaire	MOR-5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

Signature of Debtor

Date

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	OPER.	PAYROLL	TAX	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
CASH BEGINNING OF MONTH								
RECEIPTS								
CASH SALES								
ACCOUNTS RECEIVABLE								
LOANS AND ADVANCES								
SALE OF ASSETS								
OTHER (ATTACH LIST)								
TRANSFERS (FROM DIP ACCTS)								
TOTAL RECEIPTS								
DISBURSEMENTS								
NET PAYROLL								
PAYROLL TAXES								
SALES, USE, & OTHER TAXES								
INVENTORY PURCHASES								
SECURED/ RENTAL/ LEASES								
INSURANCE								
ADMINISTRATIVE								
SELLING								
OTHER (ATTACH LIST)								
OWNER DRAW *								
TRANSFERS (TO DIP ACCTS)								
PROFESSIONAL FEES								
U.S. TRUSTEE QUARTERLY FEES								
COURT COSTS								
TOTAL DISBURSEMENTS								
NET CASH FLOW (RECEIPTS LESS DISBURSEMENTS)								
CASH - END OF MONTH								

* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)	
TOTAL DISBURSEMENTS	\$
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	\$
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	\$
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	\$

DEBTOR
CASE NUMBER
REPORTING PERIOD

Monsour Medical Center
04-33736 bm
12/31/04

SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

	Operating 126121	Payroll 126130	PHCP 136207	OTHER 140222
Cash Beginning of the Month	\$ (119,451.21)	\$ 20,840.45	\$ 752.23	\$ 598,581.33
RECEIPTS				
Cash Sales				
Accounts Receivable	415,617.44	495,416.02		
Loans and Advances				
Sale of Assets				
Other (account transfers)	125,000.00		36,000.00	
transfer in from Highmark interest	93.71	144.57	2.69	644.85
Transfers (from DIP accounts)				
TOTAL RECEIPTS	\$ 540,711.15	\$ 495,560.59	\$ 36,002.69	\$ 644.85
DISBURSEMENTS				
Net Payroll		(398,165.23)		
Payroll Taxes	(135,206.22)			
Sales, Use and Other Taxes				
Inventory Purchases				
Secured/Rental/Leases				
Insurance			(36,346.94)	
Administrative				
Selling				
Other (account transfers)		(41,000.00)		(120,000.00)
(cash disbursements journal less P/R taxes)	(402,918.45)			
Service Fee	(8.00)	(8.00)	(8.00)	(8.00)
Owner Draw				
Transfers (to DIP Accounts)				
Professional Fees				
US Trustee Quarterly Fees				
Court Costs				
TOTAL DISBURSEMENTS	\$ (538,132.67)	\$ (439,173.23)	\$ (36,354.94)	\$ (120,008.00)
Net Cash Flow (receipts less disbursements)	\$ 2,578.48	\$ 56,387.36	\$ (352.25)	\$ (119,363.15)
Cash - End of Month	\$ (116,872.73)	\$ 77,227.81	\$ 399.98	\$ 479,218.18

Debtor

Reporting Period: _____

BANK RECONCILIATIONS
Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.

	Operating	Payroll	Tax	Other
	#	#	#	#
BALANCE PER BOOKS				
BANK BALANCE				
(+) DEPOSITS IN TRANSIT <i>(ATTACH LIST)</i>				
(-) OUTSTANDING CHECKS <i>(ATTACH LIST)</i>				
OTHER <i>(ATTACH EXPLANATION)</i>				
ADJUSTED BANK BALANCE *				
* Adjusted bank balance must equal balance per books				
DEPOSITS IN TRANSIT	<div>DateAmount</div>	<div>DateAmount</div>	<div>DateAmount</div>	<div>DateAmount</div>
CHECKS OUTSTANDING	<div>Ck. #Amount</div>	<div>Ch. #Amount</div>	<div>Ck. #Amount</div>	<div>Ck. #Amount</div>

OTHER _____

	Operating	Payroll
Ending Balance (per bank)	43,826.16	80,874.10
Add: O/S Deposits	-	-
Subtotal	43,826.16	80,874.10
Less: O/S Checks	140,559.02	732.72
Bank Balance 12/31/04	(96,732.86)	80,141.38
O/S Checks-Last Period	218,788.66	23,169.67
Add:		
Total Disbursements	538,124.67	398,173.23
Auto Deductions / Debits / Voided Check Total	(68,043.00)	(225,044.39)
Other Debits (cashier chk + Bank Fees)		
AP Checks w/out Auto Ded or Cashier Chk	470,081.67	173,128.84
Less:		
Clearing Bank 12/04	548,311.31	195,565.79
Total O/S Checks 12/04	140,559.02	732.72
		60,183.33 Cash Sheet
		136.57 Add: Interest
		19,221.48 12/13/04 Missed Deposit
		79,541.38
		600.00

AP0R08
HOSPITAL # 001
USER: WEISKIRS

MONSOUR MEDICAL CENTER D.I.P.
ACCOUNTS PAYABLE OUTSTANDING CHECK REGISTER
CUT-OFF DATE: 12/31/04

PAGE: 1
TIME: 11:40:14
DATE: 3/12/05

CHECK NO.	VENDOR NAME	CHECK DATE	CHECK AMOUNT	DAYS OUTSTANDING
15210	DISTRICT 1199P/SEIU SOLIDARITY	11/24/04	24.00	107
15215	RANDY TURNER	11/24/04	12.00	107
15243	BAUSCH & LOMB SURGICAL AMSSC	12/02/04	206.50	99
15274	AMERICAN ACUPUNCTURE COUNCIL	12/07/04	20.00	94 VOID
15279	SMITHS MEDICAL ASD, INC	12/07/04	200.00	94 VOID
15345	FISHER SCIENTIFIC COMPANY	12/16/04	2,869.42	85
15366	AMERICAN BANKERS LIFE	12/22/04	200.00	79
15369	BRIGGS CORPORATION	12/22/04	56.57	79 VOID
15371	COLUMBIA GAS OF PA INC	12/22/04	403.07	79
15378	EFFICIENCY SOLUTIONS	12/22/04	522.00	79
15383	HEMA-CHEM SOLUTIONS	12/22/04	1,494.00	79
15385	INTERNAL REVENUE SERVICE	12/22/04	67,637.86	79
15386	JOHN HANCOCK MUTUAL LIFE	12/22/04	1,440.00	79
15387	ALEXANDER J. KAVIC, M.D. INC.	12/22/04	2,020.00	79
15389	LAURIE J. VITORI & ASSOCIATES	12/22/04	50.00	79
15394	MMC AUXILIARY	12/22/04	886.10	79
15397	NORWIN SCHOOL DISTRICT	12/22/04	130.00	79
15398	OWENS & MINOR 78006008	12/22/04	152.96	79
15399	PA DEPT OF LABOR & IND - E	12/22/04	305.00	79
15400	PA DEPARTMENT OF REVENUE	12/22/04	7,994.14	79
15410	DISTRICT 1199P/SEIU	12/22/04	4,801.40	79
15412	DISTRICT 1199P/SEIU SOLIDARITY	12/22/04	24.00	79
15413	SHEEHY, MARY LOU	12/22/04	1,296.00	79
15414	SOUTHWEST REGIONAL TAX BUREAU	12/22/04	72.00	79
15419	VIK-KEL CORP.	12/23/04	250.00	78
15420	STRYKER ORTHOPAEDICS	12/27/04	6,000.00	74
15421	AFLAC	12/29/04	3,411.15	72
15423	ALLEGHENY POWER	12/29/04	1,042.04	72
15424	MERRY X-RAY	12/29/04	214.28	72
15425	BIOMERIEUX, INC.	12/29/04	112.81	72
15426	CARDINAL HEALTH MED PROD&SERV	12/29/04	537.78	72
15427	CENTURY MEDICAL SYSTEMS	12/29/04	138.00	72
15428	COMMONWEALTH OF PENNSYLVANIA	12/29/04	81.00	72
15429	DISCO PRODUCTS	12/29/04	325.76	72
15430	J. C. EHRlich CO., INC.	12/29/04	95.00	72
15431	FISHER SCIENTIFIC COMPANY	12/29/04	1,401.93	72
15432	HASLER, INC.	12/29/04	60.00	72
15433	HCSC LAUNDRY	12/29/04	794.43	72
15434	HIGHMARK CASUALTY INSURANCE CO	12/29/04	5,123.30	72
15435	HIGHMARK BLUE SHIELD	12/29/04	953.37	72
15437	MAILING SYSTEMS PA	12/29/04	45.00	72
15438	MALOBERTI PRODUCE CO.	12/29/04	107.42	72
15439	MCMaster-CARR SUPPLY CO.	12/29/04	82.26	72
15440	METROCALL	12/29/04	481.19	72
15441	NDC HEALTH	12/29/04	2,450.44	72
15442	OLD AMERICAN INCORPORATED	12/29/04	3,419.87	72
15444	PHYSICIANS INSURANCE CONSULTAN	12/29/04	7,360.00	72
15445	POINT SECURITY COMPANY, INC	12/29/04	912.87	72
15446	PRAXAIR DISTRIBUTION, INC	12/29/04	944.86	72
15447	PREMIUM FINANCING SPECIALISTS	12/29/04	798.26	72

AP0R08
HOSPITAL # 001
USER: WEISKIRS

MONSOUR MEDICAL CENTER D.I.P.
ACCOUNTS PAYABLE OUTSTANDING CHECK REGISTER
CUT-OFF DATE: 12/31/04

PAGE: 2
TIME: 11:40:14
DATE: 3/12/05

CHECK NO.	VENDOR NAME	CHECK DATE	CHECK AMOUNT	DAYS OUTSTANDING
15448	PREMIUM FINANCING SPECIALISTS,	12/29/04	4,418.53	72
15449	REINHOLD ICE CREAM COMPANY	12/29/04	86.08	72
15450	RELIANCE STANDARD LIFE	12/29/04	1,238.16	72
15451	RRRR'S, INC.	12/29/04	1,032.39	72
15452	SCHWEBEL BAKING COMPANY	12/29/04	35.94	72
15453	STERICYCLE, INC	12/29/04	878.23	72
15454	TRI-ANIM HEALTH SERVICES, INC	12/29/04	205.00	72
15455	TURNER DAIRY FARMS, INC.	12/29/04	198.16	72
15456	WASTE MANAGEMENT	12/29/04	1,967.31	72
15473	DADE BEHRING INC.	12/30/04	539.18	71
15712	MCKESSON DRUG	12/31/04	7,989.54	70

NUMBER OF CHECKS 61

HOSPITAL TOTALS 148,548.56

- 7989.54 cleared

140 559.02



IRWIN BANK
& TRUST COMPANY
 Member FDIC Your Bank For The Future

309 Main Street, Irwin, Pa 15642



MONSOUR MEDICAL CENTER
 OPERATING ACCOUNT
 70 LINCOLN HWY E
 JEANNETTE PA 15644-3141

STATEMENT OF ACCOUNTS

NOW NON PROFIT CHECKING ACCOUNT

Account Number: 0126121

Statement Period: 12/01/04 Through: 12/31/04

Enclosure Count: 217

For questions about your statement,
 please call 724-978-4500. Thank you for
 banking with us.

CHECKING ACCOUNT INFORMATION

Account Number: 0126121

Previous Balance	Total Deposits (Credits)	Total Checks (and other debits)	Service Charges	Ending Balance
30,380.14	2,189,575.80	2,219,953.96	8.00	-6.02

ACCOUNT ACTIVITY

Date	Activity/Description/Reference	Deposits (credits)	Checks (and other debits)	Balance
12-01	Beginning Balance			30,380.14
12-01	OVERNIGHT INV CREDIT FR 00000000009888927	67,159.57		
12-01	HIGHMARK INC. EFT PY MT TRN*1*0992162159* 123	10,580.83 ✓		
12-01	HIGHMARK INC. EFT PY MT TRN*1*0992162149* 123	10,237.00 ✓		
12-01	DEPOSIT 00310205247	2,284.74 ✓		
12-01	DEPOSIT 00310205243	219.37 ✓		
12-01	OVERNIGHT INV DEBIT TO 00009888927		78,311.20	
12-01	CHECK 15141 00210200656		337.50	
12-01	CHECK 15195 00210201294		130.00	
12-01	GORDON FOOD SERV AR PAYMENT 0001-127350001		1,871.53	
12-01	MCKESSON-DR DAILY 113004 772-571411		1,818.05	
12-01	MCKESSON-DR DAILY 113004 772-329601		792.15	
12-01	CHECK 15173 00110008672		12,000.00	
12-01	CHECK 15184 00110000614		10,015.00	
12-01	CHECK 15030 00110000819		6,000.00	
12-01	CHECK 15168 00110001319		4,864.15	
12-01	CHECK 15179 00110101037		1,014.90	
12-01	CHECK 15145 00110106188		588.80	
12-01	CHECK 15174 00110100654		500.69	
12-01	CHECK 15220 00110002246		247.85	2,369.83
12-02	OVERNIGHT INV CREDIT FR 00000000009888927	78,314.03		

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IRWIN BANK & TRUST COMPANY

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Page Number:

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Account Number:

0126121

ACCOUNT ACTIVITY

Date	Activity/Description/Reference		Deposits (credits)	Checks (and other debits)	Balance
12-02	DEPOSIT	00210201591	2,025.84✓		
12-02	DEPOSIT	00210201601	1,159.50✓		
12-02	MERCHANT SERVICE	MERCH DEP 041201 0502400864	469.44		
12-02	OVERNIGHT INV DEBIT TO	00009888927		51,156.94	
12-02	MCKESSON-DR DAILY	120104 772-329601		2,023.21	
12-02	MCKESSON-DR DAILY	120104 772-571411		1,132.49	
12-02	MERCHANT SERVICE	MERCH FEE 041201 0502400864		144.17	
12-02	CHECK	15146 00110100748		7,638.00	
12-02	CHECK	15166 00110009137		7,413.00	
12-02	CHECK	15199 00110001723		6,000.00	
12-02	CHECK	15183 00110007955		1,440.00	
12-02	CHECK	15211 00110102673		1,350.00	
12-02	CHECK	15198 00110000923		974.16	
12-02	CHECK	15192 00110004752		961.54	
12-02	CHECK	15169 00110104178		488.25	
12-02	CHECK	15171 00110101657		336.50	
12-02	CHECK	15188 00110102734		295.75	
12-02	CHECK	15218 00110104536		50.00	2,934.63
12-03	OVERNIGHT INV CREDIT FR	00000000009888927	51,158.79		
12-03	DEPOSIT	00310209065	6,505.58✓		
12-03	DEPOSIT	00310209057	599.80✓		
12-03	MERCHANT SERVICE	MERCH DEP 041202 0502400864	12.24✓		
12-03	OVERNIGHT INV DEBIT TO	00009888927		42,269.07	
12-03	CHECK	15273 00310209064		100.83	
12-03	CHECK	15262 00310208960		60.00	
12-03	ADP PAYROLL FEES	ADP - FEES 041203 10WMD 9193067		1,690.00	
12-03	MISCELLANEOUS DEBIT			493.53	* 15244 Baxter + 15.00
12-03	MCKESSON-DR DAILY	120204 772-571411		307.63	
12-03	MCKESSON-DR DAILY	120204 772-329601		220.17	
12-03	NPDB/HRSA NPDB FEE	041203 000000011113381		4.25	
12-03	CHECK	15196 00110009451		7,881.58	
12-03	CHECK	15165 00110100455		862.25	
12-03	CHECK	15221 00110103385		316.15	
12-03	CHECK	15170 00110009830		66.00	6,939.58
12-06	MISCELLANEOUS CREDIT		120,000.00		
12-06	OVERNIGHT INV CREDIT FR	00000000009888927	42,273.66		
12-06	OVERNIGHT INV DEBIT TO	00009888927		71,512.48	
12-06	MCKESSON-DR DAILY	120304 772-571411		1,022.59	
12-06	MCKESSON-DR DAILY	120304 772-329601		263.93	

ACCOUNT ACTIVITY

Date	Activity/Description/Reference			Deposits (credits)	Checks (and other debits)	Balance
12-06	CHECK	15181	00110009672		66,140.30	
12-06	CHECK	15159	00110009261		26,866.00	
12-06	CHECK	15177	00110200090		1,300.00	
12-06	CHECK	15205	00110100854		928.38	
12-06	CHECK	15203	00110107818		798.26	
12-06	CHECK	15187	00110000318		200.00	
12-06	CHECK	15207	00110200855		121.30	
12-06	CHECK	15178	00110103197		60.00	0.00
12-07	OVERNIGHT INV CREDIT FR	00000000009888927		71,515.07		
12-07	DEPOSIT	00210204798		21,179.03 ✓		
12-07	DEPOSIT	00210204790		565.27 ✓		
12-07	DEPOSIT	00210204783		492.16 ✓		
12-07	DEPOSIT	00210204842		195.00 ✓		
12-07	OVERNIGHT INV DEBIT TO	00009888927			63,485.96	
12-07	MCKESSON-DR DAILY	120604 772-329601			1,552.90	
12-07	MCKESSON-DR DAILY	120604 772-571411			1,381.62	
12-07	NPDB/HRSA NPDB FEE	041207			4.25	
	000000011126526					
12-07	CHECK	15079	00110007099		2,289.85	
12-07	CHECK	15263	00110008810		1,186.50	
12-07	CHECK	15258	00110005367		817.96	
12-07	CHECK	15254	00110001190		500.00	
12-07	CHECK	15125	00110100554		486.36	
12-07	CHECK	15052	00110000684		78.22	
12-07	CHECK	15267	00110004074		31.21	22,131.70
12-08	OVERNIGHT INV CREDIT FR	00000000009888927		63,488.26		
12-08	HIGHMARK INC. EFT PY MT TRN*1*0992162759*	123		29,422.04		
12-08	DEPOSIT	00210203903		13,868.07		
12-08	HIGHMARK INC. EFT PY MT TRN*1*0992162748*	123		12,115.20		
12-08	DEPOSIT	00210203897		889.18 ✓		
12-08	HIGHMARK INC. EFT PY MT TRN*1*0992162626*	123		787.00		
12-08	HIGHMARK INC. EFT PY MT TRN*1*0992116564*	323		184.26		
12-08	MERCHANT SERVICE	MERCH DEP 041207		16.00		
	0502400864					
12-08	OVERNIGHT INV DEBIT TO	00009888927			73,222.49	
12-08	CHECK	15277	00210203883		195.00	
12-08	MISCELLANEOUS DEBIT				10,000.00	Pncf
12-08	GORDON FOOD SERV	AR PAYMENT			1,629.50	
	0001-127350001					
12-08	MCKESSON-DR DAILY	120704 772-329601			781.83	
12-08	MCKESSON-DR DAILY	120704 772-571411			125.63	
12-08	CHECK	15114	00110008463		15,120.00	
12-08	CHECK	15259	00110104227		6,023.54	
12-08	CHECK	15208	00110002471		4,629.13	
12-08	CHECK	15204	00110103825		4,418.53	
12-08	CHECK	15189	00110007501		4,000.00	
12-08	CHECK	15041	00110004121		3,768.34	
12-08	CHECK	15248	00110100663		760.00	
12-08	CHECK	15245	00110100873		689.88	
12-08	CHECK	15242	00110101224		534.00	
12-08	CHECK	15222	00110008456		520.35	
12-08	CHECK	15260	00110000599		467.21	
12-08	CHECK	15240	00110001929		411.53	
12-08	CHECK	15270	00110005141		354.50	
12-08	CHECK	15269	00110102213		310.32	



IRWIN BANK & TRUST COMPANY

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Page Number:

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Account Number:

0126121

ACCOUNT ACTIVITY

Date	Activity/Description/Reference			Deposits (credits)	Checks (and other debits)	Balance
12-08	CHECK	15255	00110004730		275.48	
12-08	CHECK	15172	00110007802		130.00	14,534.45
12-09	OVERNIGHT INV CREDIT FR	00000000009888927		73,225.14		
12-09	DEPOSIT	00210202442		8,044.96		
12-09	DEPOSIT	00210202439		564.18		
12-09	OVERNIGHT INV DEBIT TO	00009888927			77,205.16	
12-09	CHECK	15282	00210202410		280.34	
12-09	MCKESSON-DR DAILY	120804 772-571411			1,372.52	
12-09	MCKESSON-DR DAILY	120804 772-329601			1,150.15	
12-09	ASCOM ADVANCE	ADVANCE 0000129448			300.00	
12-09	CHECK	15266	00110102679		2,898.33	
12-09	CHECK	15261	00110003977		1,077.60	
12-09	CHECK	15251	00110007474		937.06	
12-09	CHECK	15019	00110000319		775.00	
12-09	CHECK	15257	00110100678		517.73	
12-09	CHECK	15265	00110102039		498.62	
12-09	CHECK	15128	00110000248		254.24	
12-09	CHECK	15252	00110004540		225.00	
12-09	CHECK	15256	00110005393		223.30	
12-09	CHECK	15058	00110103213		85.46	
12-09	CHECK	15238	00110003196		78.26	
12-09	CHECK	15253	00110007541		45.00	8,444.96
12-10	OVERNIGHT INV CREDIT FR	00000000009888927		77,207.95		
12-10	OVERNIGHT INV DEBIT TO	00009888927			72,623.91	
12-10	CHECK	15304	00210100718		1,455.00	
12-10	MCKESSON-DR DAILY	120904 772-329601			615.36	
12-10	AA SERVICE FEE	FOR NOVEMBER 2004			158.24	
12-10	CHECK	15271	00110005854		6,771.36	
12-10	CHECK	15333	00110006805		3,250.00	
12-10	CHECK	15241	00110004346		779.04	0.00
12-13	OVERNIGHT INV CREDIT FR	00000000009888927		72,631.79		
12-13	DEPOSIT	00410401250		40,376.83		
12-13	DEPOSIT	00410401237		1,210.53		
12-13	DEPOSIT	00410401245		518.59		
12-13	MERCHANT SERVICE	MERCH DEP 041210		10.08		
	0502400864					
12-13	STOP PAYMENT FEE	STOP PAYMENT 1 AT			25.00	
	\$25.00					
12-13	OVERNIGHT INV DEBIT TO	00009888927			63,266.65	
12-13	MCKESSON-DR DAILY	121004 772-571411			2,133.05	
12-13	MCKESSON-DR DAILY	121004 772-329601			1,772.10	
12-13	CHECK	15327	00110103315		1,215.00	
12-13	CHECK	15250	00110007588		1,094.23	
12-13	CHECK	15316	00110105464		1,000.00	

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Date	Activity/Description/Reference			Deposits (credits)	Checks (and other debits)	Balance
12-13	CHECK	15246	00110007159		719.05	
12-13	CHECK	15286	00110009324		543.75	
12-13	CHECK	00110000066			494.80	# 15264 Pannaire
12-13	CHECK	15217	00110101471		336.40	Did clear in
12-13	CHECK	15272	00110000597		150.00	Summary of Checks
12-13	CHECK	15247	00110008906		75.29	
12-13	CHECK	15281	00110008931		62.00	
12-13	CHECK	15239	00110005996		60.00	41,800.50
12-14	OVERNIGHT INV CREDIT FR	00000000009888927		63,268.94		
12-14	DEPOSIT	00310302713		3,563.39		
12-14	DEPOSIT	00310302707		385.75		
12-14	OVERNIGHT INV DEBIT TO	00009888927			78,652.89	
12-14	MCKESSON-DR DAILY	121304 772-329601			2,849.54	
12-14	MCKESSON-DR DAILY	121304 772-571411			482.10	
12-14	CHECK	15275	00110009101		11,025.00	
12-14	CHECK	15213	00110004161		3,300.00	
12-14	CHECK	15063	00110002740		3,166.99	
12-14	CHECK	15321	00110009780		2,641.00	
12-14	CHECK	15307	00110000966		1,112.50	
12-14	CHECK	15322	00110105824		871.72	
12-14	CHECK	15249	00110000820		390.00	
12-14	CHECK	15288	00110101529		310.50	
12-14	CHECK	15299	00110104868		165.00	
12-14	CHECK	15308	00110001436		117.02	
12-14	CHECK	15325	00110000033		107.57	
12-14	CHECK	15323	00110104305		86.08	
12-14	CHECK	15298	00110106218		54.95	
12-14	CHECK	15190	00110202058		3.24	3,682.48
12-15	OVERNIGHT INV CREDIT FR	00000000009888927		78,656.12		
12-15	HIGHMARK INC. EFT PY MT TRN*1*0992163451*	123		50,209.26		
12-15	DEPOSIT	00210201178		3,985.76		
12-15	HIGHMARK INC. EFT PY MT TRN*1*0992163439*	123		3,551.00		
12-15	HIGHMARK INC. EFT PY MT TRN*1*0992163446*	123		3,245.05		
12-15	HIGHMARK INC. EFT PY MT TRN*1*0992163328*	123		2,243.00		
12-15	DEPOSIT	00210201174		224.74		
12-15	OVERNIGHT INV DEBIT TO	00009888927			102,024.41	
12-15	MISCELLANEOUS DEBIT				10,000.00	- P HCP
12-15	GORDON FOOD SERV AR PAYMENT	0001-127350001			1,731.79	
12-15	MCKESSON-DR DAILY	121404 772-329601			1,270.93	
12-15	MCKESSON-DR DAILY	121404 772-571411			895.69	
12-15	ASCOM ADVANCE	ADVANCE 0000129448			300.00	
12-15	CHECK	15293	00110000616		6,399.00	
12-15	CHECK	15315	00110007178		3,736.54	
12-15	CHECK	15206	00110009891		3,687.14	
12-15	CHECK	15292	00110005424		3,185.00	
12-15	CHECK	15297	00110006821		2,730.00	
12-15	CHECK	15295	00110102933		2,000.00	
12-15	CHECK	15289	00110001735		1,470.00	
12-15	CHECK	15301	00110101511		1,043.00	
12-15	CHECK	15285	00110006884		622.03	
12-15	CHECK	15296	00110100612		359.30	
12-15	CHECK	15331	00110101206		208.68	
12-15	CHECK	15311	00110008824		73.96	
12-15	CHECK	15065	00110100793		48.30	4,011.64



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Date	Activity/Description/Reference	Deposits (credits)	Checks (and other debits)	Balance
12-16	OVERNIGHT INV CREDIT FR 00000000009888927	102,029.13		
12-16	MERCHANT SERVICE MERCH DEP 041215 0502400864	220.11		
12-16	OVERNIGHT INV DEBIT TO 00009888927		94,900.92	
12-16	MCKESSON-DR DAILY 121504 772-329601		1,921.27	
12-16	MCKESSON-DR DAILY 121504 772-571411		1,038.69	
12-16	CHECK 15320 00110003500		6,000.00	
12-16	CHECK 15300 00110101591		1,300.00	
12-16	CHECK 15291 00110003364		900.00	
12-16	CHECK 15332 00110000450		200.00	0.00
12-17	OVERNIGHT INV CREDIT FR 00000000009888927	94,905.31		
12-17	OVERNIGHT INV DEBIT TO 00009888927		77,325.79	
12-17	CHECK 15314 00210108173		500.00	
12-17	CHECK 15317 00210107923		130.00	
12-17	MCKESSON-DR DAILY 121604 772-329601		1,672.35	
12-17	MCKESSON-DR DAILY 121604 772-571411		1,221.37	
12-17	ADP PAYROLL FEES ADP - FEES 041217 10WMD 9595669		914.75	
12-17	CHECK 15318 00110001970		8,015.24	
12-17	CHECK 15283 00110004765		3,466.65	
12-17	CHECK 15280 00110003384		1,659.16	0.00
12-20	OVERNIGHT INV CREDIT FR 00000000009888927	77,336.53		
12-20	DEPOSIT 00310406343	52,597.26		
12-20	DEPOSIT 00310406327	387.42		
12-20	DEPOSIT 00310406324	122.78		
12-20	DEPOSIT 00310406331	88.68		
12-20	OVERNIGHT INV DEBIT TO 00009888927		45,669.67	
12-20	MCKESSON-DR DAILY 121704 772-329601		2,612.48	
12-20	MCKESSON-DR DAILY 121704 772-571411		170.51	
12-20	CHECK 15330 00110108844		18,095.00	
12-20	CHECK 15303 00110007500		4,674.17	
12-20	CHECK 15312 00110004295		3,000.00	
12-20	CHECK 15319 00110108762		1,486.30	
12-20	CHECK 15276 00110100478		1,200.00	
12-20	CHECK 15278 00110104963		297.47	
12-20	CHECK 15268 00110001034		103.20	
12-20	CHECK 15309 00110008396		76.11	
12-20	CHECK 15212 00110100642		72.00	
12-20	CHECK 15329 00110100644		72.00	
12-20	CHECK 15118 00110100643		60.00	52,943.76
12-21	OVERNIGHT INV CREDIT FR 00000000009888927	45,671.78		
12-21	DEPOSIT 00310205183	2,640.06		
12-21	MERCHANT SERVICE MERCH DEP 041220 0502400864	457.69		

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Date	Activity/Description/Reference		Deposits (credits)	Checks (and other debits)	Balance
12-21	DEPOSIT	00310205179	239.03		
12-21	OVERNIGHT INV DEBIT TO	00009888927		91,990.10	
12-21	MCKESSON-DR DAILY	122004 772-329601		856.48	
12-21	MCKESSON-DR DAILY	122004 772-571411		284.63	
12-21	CHECK	15335 00110104728		2,587.00	
12-21	CHECK	15310 00110100921		1,500.00	
12-21	CHECK	15356 00110007566		892.00	
12-21	CHECK	15336 00110003080		800.00	
12-21	CHECK	15338 00110005916		207.28	
12-21	CHECK	15357 00110001794		43.06	2,791.77
12-22	OVERNIGHT INV CREDIT FR	00000000009888927	91,994.36		
12-22	HIGHMARK INC. EFT PY MT TRN*1*0992164130*	123	15,655.10		
12-22	HIGHMARK INC. EFT PY MT TRN*1*0992164120*	123	7,944.00		
12-22	HIGHMARK INC. EFT PY MT TRN*1*0992164002*	123	826.00		
12-22	OVERNIGHT INV DEBIT TO	00009888927		85,832.70	
12-22	MCKESSON-DR DAILY	122104 772-329601		3,161.16	
12-22	GORDON FOOD SERV AR PAYMENT	0001-127350001		1,465.04	
12-22	MCKESSON-DR DAILY	122104 772-571411		91.38	
12-22	CHECK	15306 00110006105		10,286.92	
12-22	CHECK	15348 00110007984		8,701.55	
12-22	CHECK	15337 00110005214		3,419.87	
12-22	CHECK	15343 00110006949		1,884.60	
12-22	CHECK	15341 00110000010		1,585.35	
12-22	CHECK	15353 00110007046		907.44	
12-22	CHECK	15344 00110008313		586.55	
12-22	CHECK	15352 00110002241		520.35	
12-22	CHECK	15340 00110005354		209.00	
12-22	CHECK	15360 00110009437		194.14	
12-22	CHECK	15354 00110004072		155.23	
12-22	CHECK	15349 00110003515		139.95	
12-22	CHECK	15287 00110100337		50.00	
12-22	CHECK	15031 00110100397		20.00	0.00
12-23	OVERNIGHT INV CREDIT FR	00000000009888927	85,836.67		
12-23	MISCELLANEOUS CREDIT		25,000.00		
12-23	DEPOSIT	00310203127	6,135.82		
12-23	DEPOSIT	00310203137	1,109.86		
12-23	DEPOSIT	00310203118	258.18		
12-23	DEPOSIT	00310203122	171.99		
12-23	MERCHANT SERVICE MERCH DEP 041222	0502400864	157.80		
12-23	OVERNIGHT INV DEBIT TO	00009888927		104,249.42	
12-23	CHECK	15384 00310203194		1,455.00	
12-23	CHECK	15404 00310203028		81.87	
12-23	MCKESSON-DR DAILY	122204 772-571411		2,254.95	
12-23	MCKESSON-DR DAILY	122204 772-329601		634.96	
12-23	CHECK	15355 00110101377		588.80	
12-23	CHECK	15328 00110001400		498.00	
12-23	CHECK	15294 00110101330		456.75	
12-23	CHECK	15361 00110006696		324.35	
12-23	CHECK	15339 00110009138		298.00	
12-23	CHECK	15313 00110009418		163.99	
12-23	CHECK	15362 00110008772		107.00	7,557.23
12-24	OVERNIGHT INV CREDIT FR	00000000009888927	104,254.25		
12-24	OVERNIGHT INV DEBIT TO	00009888927		101,353.94	
12-24	MCKESSON-DR DAILY	122304 772-571411		1,713.40	



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12-24	MCKESSON-DR DAILY	122304 772-329601		762.90	
12-24	MERCHANT SERVICE	MERCH CHBK 041223		568.50	
	0502400864				
12-24	CHECK	15417 00110105603		3,250.00	
12-24	CHECK	15363 00110009912		2,150.00	
12-24	CHECK	15351 00110002804		800.00	
12-24	CHECK	15368 00110100321		555.00	
12-24	CHECK	15284 00110005158		253.89	
12-24	CHECK	15334 00110002430		247.85	
12-24	CHECK	15302 00110104375		100.00	
12-24	CHECK	15350 00110104035		56.00	0.00
12-27	OVERNIGHT INV CREDIT FR	00000000009888927	101,368.02		
12-27	DEPOSIT	00310204907	59,891.99		
12-27	DEPOSIT	00310204900	841.85		
12-27	DEPOSIT	00310204897	33.27		
12-27	OVERNIGHT INV DEBIT TO	00009888927		21,589.17	
12-27	CHECK	15380 00210106674		5,220.00	
12-27	CHECK	15305 00110004171		67,568.36	
12-27	CHECK	15405 00110004628		3,116.00	
12-27	CHECK	15388 00110000409		1,600.00	
12-27	CHECK	15395 00110001507		961.54	
12-27	CHECK	15406 00110008960		918.62	
12-27	CHECK	15347 00110001346		225.00	
12-27	CHECK	15390 00110001436		138.63	
12-27	CHECK	15411 00110000281		88.09	
12-27	CHECK	15359 00110004472		45.70	60,664.02
12-28	OVERNIGHT INV CREDIT FR	00000000009888927	21,590.17		
12-28	DEPOSIT	00210109997	6,951.96		
12-28	DEPOSIT	00210109994	147.02		
12-28	OVERNIGHT INV DEBIT TO	00009888927		51,390.35	
12-28	MCKESSON-DR DAILY	122704 772-571411		858.99	
12-28	MCKESSON-DR DAILY	122704 772-329601		544.17	
12-28	MISCELLANEOUS DEBIT			516.78	
12-28	CHECK	15372 00110101420		9,149.37	
12-28	CHECK	15379 00110004292		8,775.00	
12-28	CHECK	15403 00110004790		6,000.00	
12-28	CHECK	15342 00110100221		1,435.22	
12-28	CHECK	15381 00110101023		1,040.00	
12-28	CHECK	15365 00110007137		828.26	
12-28	CHECK	15393 00110006178		789.00	
12-28	CHECK	15375 00110101019		589.00	
12-28	CHECK	15415 00110006567		249.08	
12-28	CHECK	15408 00110006790		225.00	6,962.95
12-29	OVERNIGHT INV CREDIT FR	00000000009888927	51,392.73		

Shot Payment S. Bernacki
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ACCOUNT ACTIVITY

Date	Activity/Description/Reference		Deposits (credits)	Checks (and other debits)	Balance
12-29	DEPOSIT	00310201739	14,747.76		
12-29	HIGHMARK INC. EFT PY MT TRN*1*0992164782* 123		10,369.62		
12-29	DEPOSIT	00310201735	298.71		
12-29	OVERNIGHT INV DEBIT TO	00009888927		48,706.50	
12-29	GORDON FOOD SERV AR PAYMENT 0001-127350001			2,077.19	
12-29	MCKESSON-DR DAILY	122804 772-329601		2,019.69	
12-29	MERCHANT SERVICE MERCH CHBK 041228 0502400864			1,137.00	
12-29	ASCOM ADVANCE ADVANCE 0000129448			300.00	
12-29	MCKESSON-DR DAILY	122804 772-571411		178.92	
12-29	CHECK 15364	00110001868		10,994.51	
12-29	CHECK 15370	00110101912		1,705.00	
12-29	CHECK 15407	00110103917		810.00	
12-29	CHECK 15367	00110000398		414.68	
12-29	CHECK 15377	00110008201		353.40	
12-29	CHECK 15418	00110000050		247.85	14,827.03
12-30	OVERNIGHT INV CREDIT FR 00000000009888927		48,708.76		
12-30	DEPOSIT	00210108852	23,691.22 ✓		
12-30	DEPOSIT	00210108849	274.55 ✓		
12-30	OVERNIGHT INV DEBIT TO	00009888927		42,384.43	
12-30	CHECK 15374	00210108927		242.99	
12-30	CHECK 15436	00210108837		97.58	
12-30	CHECK 15443	00210108703		70.00	
12-30	MCKESSON-DR DAILY	122904 772-329601		2,312.97 ✓	
12-30	MCKESSON-DR DAILY	122904 772-571411		79.36 ✓	
12-30	CHECK 15416	00110102232		6,740.36	
12-30	CHECK 15358	00110002439		5,000.00	
12-30	CHECK 15324	00110000215		3,600.00	
12-30	CHECK 15346	00110007898		937.46	
12-30	CHECK 15382	00110008375		859.79	
12-30	CHECK 15373	00110001013		594.00	
12-30	CHECK 15402	00110002990		518.00	
12-30	CHECK 15401	00110100638		236.30	23,828.32
12-31	OVERNIGHT INV CREDIT FR 00000000009888927		42,386.39		
12-31	OVERNIGHT INV DEBIT TO	00009888927		43,830.15	
12-31	ADP PAYROLL FEES ADP - FEES 041231 10WMD 0247001			2,638.04 → Jan	
12-31	MCKESSON-DR DAILY	123004 772-329601		1,610.97 → Jan	
12-31	MCKESSON-DR DAILY	123004 772-571411		384.47 → Jan	
12-31	IBM CREDIT CORP PO/R EMIT DEC 31 REF*IN*Q E5544H* 5999			369.08	
12-31	CHECK 15409	00110004705		8,880.00	
12-31	CHECK 15392	00110001608		4,600.00	
12-31	CHECK 15376	00110101187		2,000.00	
12-31	CHECK 15396	00110009227		1,702.00	
12-31	CHECK 15391	00110001257		200.00	
12-31	INTEREST CREDIT		1.98		
12-31	SERVICE FEE			8.00	-6.02

SUMMARY OF CHECKS

Check No.	Amount	Check No.	Amount	Check No.	Amount
0	494.80	15031	20.00	15058*	85.46
15019*	775.00	15041*	3,768.34	15063*	3,166.99
15030*	6,000.00	15052*	78.22	15065*	48.30



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Check No.	Amount	Check No.	Amount	Check No.	Amount
15079*	2,289.85	15221	316.15	15286	543.75
15114*	15,120.00	15222	520.35	15287	50.00
15118*	60.00	15238*	78.26	15288	310.50
15125*	486.36	15239	60.00	15289	1,470.00
15128*	254.24	15240	411.53	15291*	900.00
15141*	337.50	15241	779.04	15292	3,185.00
15145*	588.80	15242	534.00	15293	6,399.00
15146	7,638.00	15245*	689.88	15294	456.75
15159*	26,866.00	15246	719.05	15295	2,000.00
15165*	862.25	15247	75.29	15296	359.30
15166	7,413.00	15248	760.00	15297	2,730.00
15168*	4,864.15	15249	390.00	15298	54.95
15169	488.25	15250	1,094.23	15299	165.00
15170	66.00	15251	937.06	15300	1,300.00
15171	336.50	15252	225.00	15301	1,043.00
15172	130.00	15253	45.00	15302	100.00
15173	12,000.00	15254	500.00	15303	4,674.17
15174	500.69	15255	275.48	15304	1,455.00
15177*	1,300.00	15256	223.30	15305	67,568.36
15178	60.00	15257	517.73	15306	10,286.92
15179	1,014.90	15258	817.96	15307	1,112.50
15181*	66,140.30	15259	6,023.54	15308	117.02
15183*	1,440.00	15260	467.21	15309	76.11
15184	10,015.00	15261	1,077.60	15310	1,500.00
15187*	200.00	15262	60.00	15311	73.96
15188	295.75	15263	1,186.50	15312	3,000.00
15189	4,000.00	15265*	498.62	15313	163.99
15190	3.24	15266	2,898.33	15314	500.00
15192*	961.54	15267	31.21	15315	3,736.54
15195*	130.00	15268	103.20	15316	1,000.00
15196	7,881.58	15269	310.32	15317	130.00
15198*	974.16	15270	354.50	15318	8,015.24
15199	6,000.00	15271	6,771.36	15319	1,486.30
15203*	798.26	15272	150.00	15320	6,000.00
15204	4,418.53	15273	100.83	15321	2,641.00
15205	928.38	15275*	11,025.00	15322	871.72
15206	3,687.14	15276	1,200.00	15323	86.08
15207	121.30	15277	195.00	15324	3,600.00
15208	4,629.13	15278	297.47	15325	107.57
15211*	1,350.00	15280*	1,659.16	15327*	1,215.00
15212	72.00	15281	62.00	15328	498.00
15213	3,300.00	15282	280.34	15329	72.00
15217*	336.40	15283	3,466.65	15330	18,095.00
15218	50.00	15284	253.89	15331	208.68
15220*	247.85	15285	622.03	15332	200.00

SUMMARY OF CHECKS

Check No.	Amount	Check No.	Amount	Check No.	Amount
15333	3,250.00	15357	43.06	15388*	1,600.00
15334	247.85	15358	5,000.00	15390*	138.63
15335	2,587.00	15359	45.70	15391	200.00
15336	800.00	15360	194.14	15392	4,600.00
15337	3,419.87	15361	324.35	15393	789.00
15338	207.28	15362	107.00	15395*	961.54
15339	298.00	15363	2,150.00	15396	1,702.00
15340	209.00	15364	10,994.51	15401*	236.30
15341	1,585.35	15365	828.26	15402	518.00
15342	1,435.22	15367*	414.68	15403	6,000.00
15343	1,884.60	15368	555.00	15404	81.87
15344	586.55	15370*	1,705.00	15405	3,116.00
15346*	937.46	15372*	9,149.37	15406	918.62
15347	225.00	15373	594.00	15407	810.00
15348	8,701.55	15374	242.99	15408	225.00
15349	139.95	15375	589.00	15409	8,880.00
15350	56.00	15376	2,000.00	15411*	88.09
15351	800.00	15377	353.40	15415*	249.08
15352	520.35	15379*	8,775.00	15416	6,740.36
15353	907.44	15380	5,220.00	15417	3,250.00
15354	155.23	15381	1,040.00	15418	247.85
15355	588.80	15382	859.79	15436*	97.58
15356	892.00	15384*	1,455.00	15443*	70.00
Total Number of Checks:	213	Total Amount of Checks:	548,311.31		

Annual Percentage Yield Earned Disclosure From	12/01/04 Through 12/31/04
Annual Percentage Yield Earned	0.250%
Average Daily Ledger Balance	9,364.64
Interest Earned	1.98



IRWIN BANK & TRUST COMPANY

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MONSOUR MEDICAL CENTER
70 LINCOLN HWY E
JEANNETTE PA 15644-3141

STATEMENT OF ACCOUNTS

OVERNIGHT INVESTMENT IG

Account Number: 9888927

Statement Period: 12/01/04 Through: 12/31/04

Enclosure Count: 0

For questions about your statement,
please call 724-978-4500. Thank you for
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PERSONAL STATEMENT SAVINGS

Account Number: 009888927

Previous Balance	Total Deposits (Credits)	Total Withdrawals (Debits)	Interest (This Period)	Ending Balance
67,159.57	1,582,954.30	1,606,373.42	91.73	43,832.18

INTEREST PAID THIS PERIOD

Account Number:

009888927

Date	Activity/Description/Reference	Deposits (Credits)	Withdrawals (Debits)	Balance
12-01	Beginning Balance			67,159.57
12-01	OVERNIGHT INV CREDIT FROM 00000126121	78,311.20		
12-01	OVERNIGHT INV DEBIT TO 0000000126121		67,159.57	
12-01	INTEREST CREDIT	2.83		78,314.03
12-02	OVERNIGHT INV CREDIT FROM 00000126121	51,156.94		
12-02	OVERNIGHT INV DEBIT TO 0000000126121		78,314.03	
12-02	INTEREST CREDIT	1.85		51,158.79
12-03	OVERNIGHT INV CREDIT FROM 00000126121	42,269.07		
12-03	OVERNIGHT INV DEBIT TO 0000000126121		51,158.79	
12-03	INTEREST CREDIT	4.59		42,273.66
12-06	OVERNIGHT INV CREDIT FROM 00000126121	71,512.48		
12-06	OVERNIGHT INV DEBIT TO 0000000126121		42,273.66	
12-06	INTEREST CREDIT	2.59		71,515.07
12-07	OVERNIGHT INV CREDIT FROM 00000126121	63,485.96		

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Page Number: 2

Account Number: 9888927

INTEREST PAID THIS PERIOD		Account Number: 009888927		
Date	Activity/Description/Reference	Deposits (Credits)	Withdrawals (Debits)	Balance
12-07	OVERNIGHT INV DEBIT TO 0000000126121		71,515.07	
12-07	INTEREST CREDIT	2.30		63,488.26
12-08	OVERNIGHT INV CREDIT FROM 00000126121	73,222.49		
12-08	OVERNIGHT INV DEBIT TO 0000000126121		63,488.26	
12-08	INTEREST CREDIT	2.65		73,225.14
12-09	OVERNIGHT INV CREDIT FROM 00000126121	77,205.16		
12-09	OVERNIGHT INV DEBIT TO 0000000126121		73,225.14	
12-09	INTEREST CREDIT	2.79		77,207.95
12-10	OVERNIGHT INV CREDIT FROM 00000126121	72,623.91		
12-10	OVERNIGHT INV DEBIT TO 0000000126121		77,207.95	
12-10	INTEREST CREDIT	7.88		72,631.79
12-13	OVERNIGHT INV CREDIT FROM 00000126121	63,266.65		
12-13	OVERNIGHT INV DEBIT TO 0000000126121		72,631.79	
12-13	INTEREST CREDIT	2.29		63,268.94
12-14	OVERNIGHT INV CREDIT FROM 00000126121	78,652.89		
12-14	OVERNIGHT INV DEBIT TO 0000000126121		63,268.94	
12-14	INTEREST CREDIT	3.23		78,656.12
12-15	OVERNIGHT INV CREDIT FROM 00000126121	102,024.41		
12-15	OVERNIGHT INV DEBIT TO 0000000126121		78,656.12	
12-15	INTEREST CREDIT	4.72		102,029.13
12-16	OVERNIGHT INV CREDIT FROM 00000126121	94,900.92		
12-16	OVERNIGHT INV DEBIT TO 0000000126121		102,029.13	
12-16	INTEREST CREDIT	4.39		94,905.31
12-17	OVERNIGHT INV CREDIT FROM 00000126121	77,325.79		
12-17	OVERNIGHT INV DEBIT TO 0000000126121		94,905.31	
12-17	INTEREST CREDIT	10.74		77,336.53

INTEREST PAID THIS PERIOD		Account Number: 009888927		
Date	Activity/Description/Reference	Deposits (Credits)	Withdrawals (Debits)	Balance
12-20	OVERNIGHT INV CREDIT FROM 00000126121	45,669.67		
12-20	OVERNIGHT INV DEBIT TO 0000000126121		77,336.53	
12-20	INTEREST CREDIT	2.11		45,671.78
12-21	OVERNIGHT INV CREDIT FROM 00000126121	91,990.10		
12-21	OVERNIGHT INV DEBIT TO 0000000126121		45,671.78	
12-21	INTEREST CREDIT	4.26		91,994.36
12-22	OVERNIGHT INV CREDIT FROM 00000126121	85,832.70		
12-22	OVERNIGHT INV DEBIT TO 0000000126121		91,994.36	
12-22	INTEREST CREDIT	3.97		85,836.67
12-23	OVERNIGHT INV CREDIT FROM 00000126121	104,249.42		
12-23	OVERNIGHT INV DEBIT TO 0000000126121		85,836.67	
12-23	INTEREST CREDIT	4.83		104,254.25
12-24	OVERNIGHT INV CREDIT FROM 00000126121	101,353.94		
12-24	OVERNIGHT INV DEBIT TO 0000000126121		104,254.25	
12-24	INTEREST CREDIT	14.08		101,368.02
12-27	OVERNIGHT INV CREDIT FROM 00000126121	21,589.17		
12-27	OVERNIGHT INV DEBIT TO 0000000126121		101,368.02	
12-27	INTEREST CREDIT	1.00		21,590.17
12-28	OVERNIGHT INV CREDIT FROM 00000126121	51,390.35		
12-28	OVERNIGHT INV DEBIT TO 0000000126121		21,590.17	
12-28	INTEREST CREDIT	2.38		51,392.73
12-29	OVERNIGHT INV CREDIT FROM 00000126121	48,706.50		
12-29	OVERNIGHT INV DEBIT TO 0000000126121		51,392.73	
12-29	INTEREST CREDIT	2.26		48,708.76
12-30	OVERNIGHT INV CREDIT FROM 00000126121	42,384.43		
12-30	OVERNIGHT INV DEBIT TO 0000000126121		48,708.76	
12-30	INTEREST CREDIT	1.96		42,386.39
12-31	OVERNIGHT INV CREDIT FROM 00000126121	43,830.15		
12-31	OVERNIGHT INV DEBIT TO 0000000126121		42,386.39	
12-31	INTEREST CREDIT	2.03		43,832.18

Annual Percentage Yield Earned Disclosure From 12/01/04 Through 12/31/04

Annual Percentage Yield Earned	1.560%
Average Daily Ledger Balance	0.00
Interest Earned	91.73



IRWIN BANK
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MONSOUR MEDICAL CENTER
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STATEMENT OF ACCOUNTS

NOW BUSINESS CHECKING ACCOUNT

Account Number: 0126130
 Statement Period: 12/01/04 Through: 12/31/04

Enclosure Count: 280

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CHECKING ACCOUNT INFORMATION

Account Number: 0126130

Previous Balance	Total Deposits (Credits)	Total Checks (and other debits)	Service Charges	Ending Balance
-8.00	3,034,812.14	3,034,804.14	8.00	-8.00

ACCOUNT ACTIVITY

Date	Activity/Description/Reference	Deposits (credits)	Checks (and other debits)	Balance
12-01	Beginning Balance			-8.00
12-01	VERITUS MEDICARE MEDICARE A 041130 390103	65,785.17 ✓		
12-01	OVERNIGHT INV CREDIT FR 00000000009888928	46,979.16		
12-01	CAHABA GBA MEDICARE A 041201 397206	23,201.82 ✓		
12-01	OVERNIGHT INV DEBIT TO 00009888928		110,585.70	
12-01	MISCELLANEOUS DEBIT		8,000.00	
12-01	CHECK 132653 00110000907		5,019.97	
12-01	CHECK 132684 00110104029		1,896.07	
12-01	CHECK 2968 00110103037		1,519.83	
12-01	CHECK 132682 00110009237		1,483.30	
12-01	CHECK 132637 00110009085		1,206.52	
12-01	CHECK 132604 00110009067		1,196.69	
12-01	CHECK 132661 00110008714		1,048.35	
12-01	CHECK 132624 00110009071		971.35	
12-01	CHECK 132665 00110104308		797.28	
12-01	CHECK 132708 00110007780		698.74	
12-01	CHECK 132691 00110106271		632.04	
12-01	CHECK 132664 00110000979		493.09	
12-01	CHECK 132458 00110104482		162.88	
12-01	CHECK 132667 00110009271		138.87	
12-01	CHECK 132668 00110009309		107.47	0.00
12-02	OVERNIGHT INV CREDIT FR 00000000009888928	110,589.70		

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Page Number:

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Account Number:

0126130

ACCOUNT ACTIVITY

Date	Activity/Description/Reference	Deposits (credits)	Checks (and other debits)	Balance
12-02	VERITUS MEDICARE MEDICARE A 041201 390103	7,932.84✓		
12-02	OVERNIGHT INV DEBIT TO 00009888928		112,577.32	
12-02	CHECK 132441 00310300007		30.97	
12-02	CHECK 132654 00110000885		1,469.49	
12-02	CHECK 132601 00110101962		1,168.72	
12-02	CHECK 132662 00110102277		1,003.31	
12-02	CHECK 132644 00110102728		839.78	
12-02	CHECK 132618 00110102389		694.41	
12-02	CHECK 132699 00110101667		527.52	
12-02	CHECK 131960 00110000727		155.72	
12-02	CHECK 132670 00110001736		47.76	
12-02	CHECK 2967 00110003805		7.54	0.00
12-03	OVERNIGHT INV CREDIT FR 00000000009888928	112,581.39		
12-03	CAHABA GBA MEDICARE A 041203 397206	12,236.45✓		
12-03	VERITUS MEDICARE MEDICARE A 041202 390103	3,242.93✓		
12-03	OVERNIGHT INV DEBIT TO 00009888928		126,759.23	
12-03	CHECK 132673 00110007546		604.03	
12-03	CHECK 132616 00110007743		499.28	
12-03	CHECK 132623 00110007515		198.23	0.00
12-06	OVERNIGHT INV CREDIT FR 000000000009888928	126,772.98		
12-06	VERITUS MEDICARE MEDICARE A 041203 390103	3,955.33✓		
12-06	OVERNIGHT INV DEBIT TO 00009888928		128,690.53	
12-06	CHECK 132666 00210304257		14.35	
12-06	CHECK 132685 00110200542		1,276.36	
12-06	CHECK 132627 00110000113		528.69	
12-06	CHECK 132669 00110004054		218.38	0.00
12-07	OVERNIGHT INV CREDIT FR 000000000009888928	128,695.18		
12-07	VERITUS MEDICARE MEDICARE A 041206 390103	19,148.75✓		
12-07	CAHABA GBA MEDICARE A 041207 397206	15,482.50✓		
12-07	OVERNIGHT INV DEBIT TO 00009888928		162,162.39	
12-07	CHECK 132605 00110008431		541.99	
12-07	CHECK 132626 00110004831		358.23	
12-07	CHECK 130596 00110006717		263.82	0.00
12-08	OVERNIGHT INV CREDIT FR 000000000009888928	162,168.25		
12-08	VERITUS MEDICARE MEDICARE A 041207 390103	21,500.55✓		
12-08	CAHABA GBA MEDICARE A 041208 397206	6,003.13✓		
12-08	VERITUS MEDICARE MEDICARE A 041207 39S103	5,732.00✓		
12-08	OVERNIGHT INV DEBIT TO 00009888928		195,322.94	

ACCOUNT ACTIVITY

Date	Activity/Description/Reference			Deposits (credits)	Checks (and other debits)	Balance
12-08	CHECK	132656	00110106878		80.99	0.00
12-09	OVERNIGHT INV CREDIT FR	00000000009888928		195,330.00		
12-09	CAHABA GBA	MEDICARE A 041209 397206		9,789.10 ✓		
12-09	VERITUS MEDICARE	MEDICARE A 041208 390103		4,744.60 ✓		
12-09	OVERNIGHT INV DEBIT TO	00009888928			209,863.70	0.00
12-10	OVERNIGHT INV CREDIT FR	00000000009888928		209,871.29		
12-10	VERITUS MEDICARE	MEDICARE A 041209 390103		40.02 ✓		
12-10	OVERNIGHT INV DEBIT TO	00009888928			89,402.95	
12-10	CHECK	132787	00310203268		782.14	
12-10	CHECK	132741	00310203765		744.31	
12-10	CHECK	132735	00310204839		736.11	
12-10	CHECK	132819	00210100505		681.59	
12-10	CHECK	132812	00310203793		611.21	
12-10	CHECK	132803	00310202202		591.08	
12-10	CHECK	132749	00210102362		588.58	
12-10	CHECK	132841	00210102543		529.40	
12-10	CHECK	132835	00310203098		506.32	
12-10	CHECK	132781	00310208841		381.56	
12-10	CHECK	132769	00310208846		327.11	
12-10	CHECK	132813	00310200451		314.54	
12-10	CHECK	132825	00310200460		215.17	
12-10	CHECK	132810	00310208215		105.38	
12-10	CHECK	132790	00310202329		66.97	
12-10	MONSOUR MEDICAL	PAYROLL 505636			113,326.89	0.00
	WMDA01237427503					
12-13	OVERNIGHT INV CREDIT FR	00000000009888928		89,412.65		
12-13	VERITUS MEDICARE	MEDICARE A 041210 390103		13,096.91		
12-13	CAHABA GBA	MEDICARE A 041213 397206		6,124.57		
12-13	OVERNIGHT INV DEBIT TO	00009888928			89,396.57	
12-13	CHECK	132732	00310303952		1,211.46	
12-13	CHECK	132844	00410402011		783.34	
12-13	CHECK	132731	00210209292		757.99	
12-13	CHECK	132836	00210203333		752.64	
12-13	CHECK	132842	00210108809		721.00	
12-13	CHECK	132767	00210205744		628.08	
12-13	CHECK	132839	00410402691		626.79	
12-13	CHECK	132805	00110103233		1,806.12	
12-13	CHECK	132797	00110008907		1,644.99	
12-13	CHECK	132820	00110102941		1,327.80	
12-13	CHECK	132737	00110009174		1,223.34	
12-13	CHECK	132807	00110105419		1,211.75	
12-13	CHECK	132734	00110107162		987.88	
12-13	CHECK	132725	00110103671		810.05	
12-13	CHECK	132821	00110105076		734.01	
12-13	CHECK	132757	00110105349		704.28	
12-13	CHECK	132736	00110103251		689.62	
12-13	CHECK	132815	00110105352		628.93	
12-13	CHECK	132768	00110106279		593.90	
12-13	CHECK	132774	00110106218		588.65	
12-13	CHECK	132745	00110105350		369.79	
12-13	CHECK	132782	00110103561		230.29	
12-13	CHECK	132762	00110102909		120.40	
12-13	CHECK	2969	00110002887		84.46	0.00
12-14	OVERNIGHT INV CREDIT FR	00000000009888928		89,399.80		
12-14	CAHABA GBA	MEDICARE A 041214 397206		5,055.67 ✓		



IRWIN BANK & TRUST COMPANY

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Page Number:

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Account Number:

0126130

ACCOUNT ACTIVITY

Date	Activity/Description/Reference		Deposits (credits)	Checks (and other debits)	Balance
12-14	VERITUS MEDICARE	MEDICARE A 041213	872.16 ✓		
	390103				
12-14	OVERNIGHT INV DEBIT TO	00009888928		65,041.53	
12-14	CHECK	132760 00210206206		1,321.53	
12-14	CHECK	132801 00310308151		105.95	
12-14	CHECK	132806 00110103239		1,382.51	
12-14	CHECK	132822 00110009645		1,354.44	
12-14	CHECK	132729 00110103238		1,196.68	
12-14	CHECK	132785 00110008922		1,139.08	
12-14	CHECK	132756 00110202797		1,135.39	
12-14	CHECK	132733 00110200609		1,121.92	
12-14	CHECK	132799 00110001410		1,074.51	
12-14	CHECK	132786 00110104876		1,036.60	
12-14	CHECK	132802 00110105964		1,003.83	
12-14	CHECK	132794 00110009737		812.61	
12-14	CHECK	132838 00110009599		799.93	
12-14	CHECK	132738 00110200376		757.40	
12-14	CHECK	132832 00110102062		736.15	
12-14	CHECK	132773 00110009754		726.68	
12-14	CHECK	132744 00110200341		726.51	
12-14	CHECK	132758 00110009812		685.12	
12-14	CHECK	132770 00110008146		663.27	
12-14	CHECK	132816 00110005951		648.68	
12-14	CHECK	132817 00110008202		648.57	
12-14	CHECK	132814 00110009625		643.53	
12-14	CHECK	132837 00110103947		638.78	
12-14	CHECK	132840 00110005952		636.15	
12-14	CHECK	132826 00110005953		625.84	
12-14	CHECK	132824 00110200379		617.36	
12-14	CHECK	132818 00110008930		609.08	
12-14	CHECK	132742 00110105006		597.64	
12-14	CHECK	132829 00110009624		565.48	
12-14	CHECK	132828 00110008913		522.26	
12-14	CHECK	132779 00110005957		480.47	
12-14	CHECK	132846 00110101697		457.79	
12-14	CHECK	132730 00110105571		454.33	
12-14	CHECK	132834 00110009590		448.49	
12-14	CHECK	132755 00110103412		444.53	
12-14	CHECK	132747 00110200257		371.74	
12-14	CHECK	132751 00110102063		366.72	
12-14	CHECK	132793 00110101931		357.84	
12-14	CHECK	132727 00110008919		342.34	
12-14	CHECK	132739 00110201368		326.70	
12-14	CHECK	132772 00110004016		295.37	

ACCOUNT ACTIVITY

Date	Activity/Description/Reference			Deposits (credits)	Checks (and other debits)	Balance
12-14	CHECK	132776	00110005954		232.92	
12-14	CHECK	132827	00110102056		208.08	
12-14	CHECK	132847	00110004021		168.24	
12-14	CHECK	132775	00110200386		167.85	
12-14	CHECK	132833	00110000967		156.08	
12-14	CHECK	132792	00110104392		104.52	
12-14	CHECK	132804	00110008153		92.13	
12-14	CHECK	132716	00110008141		91.39	
12-14	CHECK	132795	00110008151		87.98	
12-14	CHECK	132572	00110008142		49.97	
12-14	CHECK	132764	00110005950		47.14	0.00
12-15	OVERNIGHT INV CREDIT FR 00000000009888928			65,044.20		
12-15	VERITUS MEDICARE MEDICARE A 041214 39S103			25,556.00 ✓		
12-15	CAHABA GBA MEDICARE A 041215 397206			14,637.63 ✓		
12-15	VERITUS MEDICARE MEDICARE A 041214 390103			590.94 ✓		
12-15	OVERNIGHT INV DEBIT TO 00009888928				97,187.84	
12-15	CHECK	132800	00310209424		232.34	
12-15	CHECK	132761	00110001163		1,666.69	
12-15	CHECK	132759	00110005559		1,312.89	
12-15	CHECK	132783	00110100778		1,052.81	
12-15	CHECK	132748	00110005845		971.34	
12-15	CHECK	132750	00110005841		843.75	
12-15	CHECK	132753	00110001485		708.29	
12-15	CHECK	132754	00110100455		445.13	
12-15	CHECK	132631	00110001475		420.70	
12-15	CHECK	132763	00110004783		292.32	
12-15	CHECK	132740	00110100937		278.85	
12-15	CHECK	132612	00110009836		152.74	
12-15	CHECK	132791	00110005866		132.54	
12-15	CHECK	132765	00110103477		130.54	0.00
12-16	OVERNIGHT INV CREDIT FR 00000000009888928			97,192.34		
12-16	CAHABA GBA MEDICARE A 041216 397206			6,529.16 ✓		
12-16	OVERNIGHT INV DEBIT TO 00009888928				90,701.51	
12-16	CHECK	132752	00210102977		512.62	
12-16	CHECK	132777	00110101447		4,221.42	
12-16	CHECK	132808	00110009921		2,101.48	
12-16	CHECK	132771	00110101221		1,366.11	
12-16	CHECK	132622	00110003531		1,284.09	
12-16	CHECK	132726	00110009948		1,204.68	
12-16	CHECK	132766	00110100460		1,020.55	
12-16	CHECK	132830	00110004754		643.92	
12-16	CHECK	132823	00110009322		532.52	
12-16	CHECK	132416	00110001257		132.60	0.00
12-17	OVERNIGHT INV CREDIT FR 00000000009888928			90,705.71		
12-17	VERITUS MEDICARE MEDICARE A 041216 390103			3,507.29 ✓		
12-17	CAHABA GBA MEDICARE A 041217 397206			2,051.31 ✓		
12-17	OVERNIGHT INV DEBIT TO 00009888928				94,905.93	
12-17	CHECK	132796	00110007425		513.51	
12-17	CHECK	132743	00110007297		451.61	
12-17	CHECK	132811	00110000242		254.21	
12-17	CHECK	2971	00110000479		139.05	0.00
12-20	OVERNIGHT INV CREDIT FR 00000000009888928			94,919.11		
12-20	VERITUS MEDICARE MEDICARE A 041217 390103			35,547.22 ✓		
12-20	CAHABA GBA MEDICARE A 041220 397206			2,614.69 ✓		
12-20	OVERNIGHT INV DEBIT TO 00009888928				131,480.76	



IRWIN BANK & TRUST COMPANY

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Account Number:

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ACCOUNT ACTIVITY

Date	Activity/Description/Reference			Deposits (credits)	Checks (and other debits)	Balance
12-20	CHECK	132784	00210300367		156.53	
12-20	CHECK	132809	00110203017		1,305.36	
12-20	CHECK	132798	00110104289		110.43	
12-20	CHECK	132845	00110004385		27.94	0.00
12-21	OVERNIGHT INV CREDIT FR	00000000009888928		131,486.85		
12-21	VERITUS MEDICARE	MEDICARE A 041220		43,465.49✓		
	390103					
12-21	OVERNIGHT INV DEBIT TO	00009888928			174,126.14	
12-21	CHECK	2970	00110105399		701.20	
12-21	CHECK	2972	00110105398		125.00	0.00
12-22	OVERNIGHT INV CREDIT FR	00000000009888928		174,134.20		
12-22	VERITUS MEDICARE	MEDICARE A 041221		56,205.90✓		
	390103					
12-22	OVERNIGHT INV DEBIT TO	00009888928			224,151.88	
12-22	MISCELLANEOUS DEBIT				5,000.00	
12-22	CHECK	132728	00110103386		1,129.87	
12-22	CHECK	131788	00110002539		58.35	0.00
12-23	OVERNIGHT INV CREDIT FR	00000000009888928		224,162.26		
12-23	CAHABA GBA	MEDICARE A 041223 397206		7,634.63✓		
12-23	VERITUS MEDICARE	MEDICARE A 041222		5,505.39✓		
	390103					
12-23	OVERNIGHT INV DEBIT TO	00009888928			92,509.97	
12-23	CHECK	132856	00310208317		1,142.86	
12-23	CHECK	132941	00210103456		764.70	
12-23	CHECK	132956	00210202708		752.63	
12-23	CHECK	132855	00310207360		707.25	
12-23	CHECK	132962	00310301815		685.14	
12-23	CHECK	132860	00210103348		637.58	
12-23	CHECK	132955	00310207587		628.80	
12-23	CHECK	132898	00310300831		601.52	
12-23	CHECK	132876	00210105481		573.04	
12-23	CHECK	132934	00310301257		552.36	
12-23	CHECK	132893	00210103488		521.93	
12-23	CHECK	132894	00210105586		332.83	
12-23	CHECK	132935	00210200037		321.22	
12-23	MONSOUR MEDICAL	PAYROLL 527803			111,570.45	
	WMDA01237427503					
12-23	MISCELLANEOUS DEBIT				25,000.00	0.00
12-24	OVERNIGHT INV CREDIT FR	00000000009888928		92,514.25		
12-24	VERITUS MEDICARE	MEDICARE A 041223		2,071.53✓		
	390103					
12-24	OVERNIGHT INV DEBIT TO	00009888928			62,430.82	
12-24	CHECK	132886	00210205421		1,325.98	
12-24	CHECK	132868	00210105844		866.67	

ACCOUNT ACTIVITY

Date	Activity/Description/Reference			Deposits (credits)	Checks (and other debits)	Balance
12-24	CHECK	132910	00210109861		804.33	
12-24	CHECK	132965	00210109492		732.06	
12-24	CHECK	132963	00210109639		701.06	
12-24	CHECK	132904	00210203659		233.49	
12-24	CHECK	132932	00210203661		136.01	
12-24	CHECK	132930	00110009362		2,081.91	
12-24	CHECK	132926	00110009810		1,591.84	
12-24	CHECK	132928	00110104399		1,359.77	
12-24	CHECK	132944	00110001586		1,354.43	
12-24	CHECK	132942	00110008990		1,327.79	
12-24	CHECK	132969	00110001590		1,297.97	
12-24	CHECK	132927	00110000453		1,284.77	
12-24	CHECK	132931	00110105112		1,265.15	
12-24	CHECK	132746	00110005757		1,245.73	
12-24	CHECK	132863	00110009936		1,169.20	
12-24	CHECK	132884	00110004148		1,025.75	
12-24	CHECK	132920	00110006475		980.77	
12-24	CHECK	132923	00110009647		877.27	
12-24	CHECK	132889	00110001580		799.03	
12-24	CHECK	132869	00110100122		794.11	
12-24	CHECK	132943	00110105106		785.20	
12-24	CHECK	132883	00110105436		778.61	
12-24	CHECK	132843	00110001571		718.55	
12-24	CHECK	132848	00110009538		673.41	
12-24	CHECK	132864	00110009480		656.80	
12-24	CHECK	132861	00110009838		635.71	
12-24	CHECK	132946	00110009466		594.22	
12-24	CHECK	132949	00110001626		589.56	
12-24	CHECK	132937	00110105434		566.25	
12-24	CHECK	132788	00110006508		483.72	
12-24	CHECK	132954	00110001619		447.46	
12-24	CHECK	132872	00110105437		438.60	
12-24	CHECK	132911	00110006507		371.33	
12-24	CHECK	132897	00110006352		298.21	
12-24	CHECK	132905	00110009456		255.03	
12-24	CHECK	132947	00110001089		171.21	
12-24	CHECK	132899	00110009465		126.62	
12-24	CHECK	132888	00110009085		120.40	
12-24	CHECK	132859	00110100338		96.85	
12-24	CHECK	132925	00110001632		92.13	0.00
12-27	OVERNIGHT INV CREDIT FR 00000000009888928			62,439.49		
12-27	OVERNIGHT INV DEBIT TO 00009888928				53,894.48	
12-27	CHECK	132921	00210201977		233.96	
12-27	CHECK	132922	00210103926		211.91	
12-27	CHECK	132896	00110100940		1,265.94	
12-27	CHECK	132909	00110008696		1,003.31	
12-27	CHECK	132871	00110009362		749.07	
12-27	CHECK	132917	00110004669		687.82	
12-27	CHECK	132939	00110004469		673.84	
12-27	CHECK	132895	00110004459		662.27	
12-27	CHECK	132938	00110000760		640.44	
12-27	CHECK	132961	00110001555		636.04	
12-27	CHECK	132867	00110009395		427.29	
12-27	CHECK	132854	00110009079		371.51	
12-27	CHECK	132890	00110002863		326.13	
12-27	CHECK	132953	00110000408		267.61	
12-27	CHECK	132874	00110009279		233.78	
12-27	CHECK	132900	00110000806		154.09	0.00
12-28	OVERNIGHT INV CREDIT FR 00000000009888928			53,896.98		



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ACCOUNT ACTIVITY

Date	Activity/Description/Reference		Deposits (credits)	Checks (and other debits)	Balance
12-28	CAHABA GBA	MEDICARE A 041228 397206	11,043.21 ✓		
12-28	VERITUS MEDICARE	MEDICARE A 041227 390103	8,022.96 ✓		
12-28	CAHABA GBA	MEDICARE A 041228 397206	522.94 ✓		
12-28	OVERNIGHT INV DEBIT TO	00009888928		52,070.19	
12-28	CHECK	132901 00110101022		7,374.34	
12-28	CHECK	00110002563		1,705.03	
12-28	CHECK	132929 00110004923		1,230.58	
12-28	CHECK	132858 00110101984		1,213.95	
12-28	CHECK	132853 00110004919		1,201.83	
12-28	CHECK	132882 00110102180		1,168.13	
12-28	CHECK	132857 00110006648		993.21	
12-28	CHECK	132875 00110001178		971.36	
12-28	CHECK	132789 00110006649		955.23	
12-28	CHECK	132952 00110003394		735.15	
12-28	CHECK	132960 00110003392		642.28	
12-28	CHECK	132957 00110001155		616.52	
12-28	CHECK	132936 00110004747		588.60	
12-28	CHECK	132940 00110002736		581.53	
12-28	CHECK	132948 00110004510		538.21	
12-28	CHECK	132924 00110004749		362.18	
12-28	CHECK	132851 00110004756		214.59	
12-28	CHECK	132916 00110000565		171.00	
12-28	CHECK	132915 00110001239		152.18	0.00
12-29	OVERNIGHT INV CREDIT FR	00000000009888928	52,072.60		
12-29	VERITUS MEDICARE	MEDICARE A 041228 390103	16,632.15 ✓		
12-29	CAHABA GBA	MEDICARE A 041229 397206	3,877.57 ✓		
12-29	OVERNIGHT INV DEBIT TO	00009888928		66,808.68	
12-29	MISCELLANEOUS DEBIT			3,000.00	
12-29	CHECK	132959 00110006301		725.30	
12-29	CHECK	132866 00110103306		700.11	
12-29	CHECK	132877 00110004365		419.77	
12-29	CHECK	132870 00110008976		406.31	
12-29	CHECK	132967 00110006298		376.82	
12-29	CHECK	2973 00110002936		145.33	0.00
12-30	OVERNIGHT INV CREDIT FR	00000000009888928	66,811.77		
12-30	CAHABA GBA	MEDICARE A 041230 397206	3,338.32 ✓		
12-30	VERITUS MEDICARE	MEDICARE A 041229 390103	160.91 ✓		
12-30	OVERNIGHT INV DEBIT TO	00009888928		62,391.59	
12-30	CHECK	132958 00310203385		83.29	
12-30	CHECK	132887 00110005892		1,427.90	
12-30	CHECK	132885 00110004411		1,221.33	

ACCOUNT ACTIVITY

Date	Activity/Description/Reference		Deposits (credits)	Checks (and other debits)	Balance
12-30	CHECK	00110001320		1,173.99	
12-30	CHECK	132892 00110007076		1,099.24	
12-30	CHECK	132849 00110007372		975.02	
12-30	CHECK	132945 00110006562		527.54	
12-30	CHECK	132880 00110007218		466.58	
12-30	CHECK	132964 00110001177		440.40	
12-30	CHECK	132914 00110004516		240.05	
12-30	CHECK	132850 00110006926		205.55	
12-30	CHECK	132966 00110007096		58.52	0.00
12-31	OVERNIGHT INV CREDIT FR 00000000009888928		62,394.48		
12-31	VERITUS MEDICARE MEDICARE A 041230 390103		21,777.76 ✓		
12-31	OVERNIGHT INV DEBIT TO 00009888928			80,878.36	
12-31	CHECK	132919 00110006989		1,644.99	
12-31	CHECK	132912 00110007454		797.28	
12-31	CHECK	132865 00110101243		527.44	
12-31	CHECK	132878 00110007280		171.42	
12-31	CHECK	132862 00110006327		152.75	
12-31	SERVICE FEE			8.00	-8.00

SUMMARY OF CHECKS

Check No.	Amount	Check No.	Amount	Check No.	Amount
0	1,705.03	132662	1,003.31	132743	451.61
0*	1,173.99	132664*	493.09	132744	726.51
2967*	7.54	132665	797.28	132745	369.79
2968	1,519.83	132666	14.35	132746	1,245.73
2969	84.46	132667	138.87	132747	371.74
2970	701.20	132668	107.47	132748	971.34
2971	139.05	132669	218.38	132749	588.58
2972	125.00	132670	47.76	132750	843.75
2973	145.33	132673*	604.03	132751	366.72
130596*	263.82	132682*	1,483.30	132752	512.62
131788*	58.35	132684*	1,896.07	132753	708.29
131960*	155.72	132685	1,276.36	132754	445.13
132416*	132.60	132691*	632.04	132755	444.53
132441*	30.97	132699*	527.52	132756	1,135.39
132458*	162.88	132708*	698.74	132757	704.28
132572*	49.97	132716*	91.39	132758	685.12
132601*	1,168.72	132725*	810.05	132759	1,312.89
132604*	1,196.69	132726	1,204.68	132760	1,321.53
132605	541.99	132727	342.34	132761	1,666.69
132612*	152.74	132728	1,129.87	132762	120.40
132616*	499.28	132729	1,196.68	132763	292.32
132618*	694.41	132730	454.33	132764	47.14
132622*	1,284.09	132731	757.99	132765	130.54
132623	198.23	132732	1,211.46	132766	1,020.55
132624	971.35	132733	1,121.92	132767	628.08
132626*	358.23	132734	987.88	132768	593.90
132627	528.69	132735	736.11	132769	327.11
132631*	420.70	132736	689.62	132770	663.27
132637*	1,206.52	132737	1,223.34	132771	1,366.11
132644*	839.78	132738	757.40	132772	295.37
132653*	5,019.97	132739	326.70	132773	726.68
132654	1,469.49	132740	278.85	132774	588.65
132656*	80.99	132741	744.31	132775	167.85
132661*	1,048.35	132742	597.64	132776	232.92



IRWIN BANK & TRUST COMPANY

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SUMMARY OF CHECKS

Check No.	Amount	Check No.	Amount	Check No.	Amount
132777	4,221.42	132824	617.36	132871	749.07
132779*	480.47	132825	215.17	132872	438.60
132781*	381.56	132826	625.84	132874*	233.78
132782	230.29	132827	208.08	132875	971.36
132783	1,052.81	132828	522.26	132876	573.04
132784	156.53	132829	565.48	132877	419.77
132785	1,139.08	132830	643.92	132878	171.42
132786	1,036.60	132832*	736.15	132880*	466.58
132787	782.14	132833	156.08	132882*	1,168.13
132788	483.72	132834	448.49	132883	778.61
132789	955.23	132835	506.32	132884	1,025.75
132790	66.97	132836	752.64	132885	1,221.33
132791	132.54	132837	638.78	132886	1,325.98
132792	104.52	132838	799.93	132887	1,427.90
132793	357.84	132839	626.79	132888	120.40
132794	812.61	132840	636.15	132889	799.03
132795	87.98	132841	529.40	132890	326.13
132796	513.51	132842	721.00	132892*	1,099.24
132797	1,644.99	132843	718.55	132893	521.93
132798	110.43	132844	783.34	132894	332.83
132799	1,074.51	132845	27.94	132895	662.27
132800	232.34	132846	457.79	132896	1,265.94
132801	105.95	132847	168.24	132897	298.21
132802	1,003.83	132848	673.41	132898	601.52
132803	591.08	132849	975.02	132899	126.62
132804	92.13	132850	205.55	132900	154.09
132805	1,806.12	132851	214.59	132901	7,374.34
132806	1,382.51	132853*	1,201.83	132904*	233.49
132807	1,211.75	132854	371.51	132905	255.03
132808	2,101.48	132855	707.25	132909*	1,003.31
132809	1,305.36	132856	1,142.86	132910	804.33
132810	105.38	132857	993.21	132911	371.33
132811	254.21	132858	1,213.95	132912	797.28
132812	611.21	132859	96.85	132914*	240.05
132813	314.54	132860	637.58	132915	152.18
132814	643.53	132861	635.71	132916	171.00
132815	628.93	132862	152.75	132917	687.82
132816	648.68	132863	1,169.20	132919*	1,644.99
132817	648.57	132864	656.80	132920	980.77
132818	609.08	132865	527.44	132921	233.96
132819	681.59	132866	700.11	132922	211.91
132820	1,327.80	132867	427.29	132923	877.27
132821	734.01	132868	866.67	132924	362.18
132822	1,354.44	132869	794.11	132925	92.13
132823	532.52	132870	406.31	132926	1,591.84

SUMMARY OF CHECKS

Check No.	Amount	Check No.	Amount	Check No.	Amount
132927	1,284.77	132941	764.70	132956	752.63
132928	1,359.77	132942	1,327.79	132957	616.52
132929	1,230.58	132943	785.20	132958	83.29
132930	2,081.91	132944	1,354.43	132959	725.30
132931	1,265.15	132945	527.54	132960	642.28
132932	136.01	132946	594.22	132961	636.04
132934*	552.36	132947	171.21	132962	685.14
132935	321.22	132948	538.21	132963	701.06
132936	588.60	132949	589.56	132964	440.40
132937	566.25	132952*	735.15	132965	732.06
132938	640.44	132953	267.61	132966	58.52
132939	673.84	132954	447.46	132967	376.82
132940	581.53	132955	628.80	132969*	1,297.97
Total Number of Checks:	276	Total Amount of Checks:	195,565.79		



IRWIN BANK
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309 Main Street, Irwin, Pa 15642



MONSOUR MEDICAL CENTER
 70 LINCOLN HWY E
 JEANNETTE PA 15644-3141

STATEMENT OF ACCOUNTS

OVERNIGHT INVESTMENT IG

Account Number: 9888928

Statement Period: 12/01/04 Through: 12/31/04

Enclosure Count: 0

For questions about your statement,
 please call 724-978-4500. Thank you for
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PERSONAL STATEMENT SAVINGS

Account Number: 009888928

Previous Balance	Total Deposits (Credits)	Total Withdrawals (Debits)	Interest (This Period)	Ending Balance
46,979.16	2,573,341.01	2,539,574.64	136.57	80,882.10

INTEREST PAID THIS PERIOD

Account Number: 009888928

Date	Activity/Description/Reference	Deposits (Credits)	Withdrawals (Debits)	Balance
12-01	Beginning Balance			46,979.16
12-01	OVERNIGHT INV CREDIT FROM 00000126130	110,585.70		
12-01	OVERNIGHT INV DEBIT TO 0000000126130		46,979.16	
12-01	INTEREST CREDIT	4.00		110,589.70
12-02	OVERNIGHT INV CREDIT FROM 00000126130	112,577.32		
12-02	OVERNIGHT INV DEBIT TO 0000000126130		110,589.70	
12-02	INTEREST CREDIT	4.07		112,581.39
12-03	OVERNIGHT INV CREDIT FROM 00000126130	126,759.23		
12-03	OVERNIGHT INV DEBIT TO 0000000126130		112,581.39	
12-03	INTEREST CREDIT	13.75		126,772.98
12-06	OVERNIGHT INV CREDIT FROM 00000126130	128,690.53		
12-06	OVERNIGHT INV DEBIT TO 0000000126130		126,772.98	
12-06	INTEREST CREDIT	4.65		128,695.18
12-07	OVERNIGHT INV CREDIT FROM 00000126130	162,162.39		

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9888928



INTEREST PAID THIS PERIOD		Account Number: 009888928		
Date	Activity/Description/Reference	Deposits (Credits)	Withdrawals (Debits)	Balance
12-07	OVERNIGHT INV DEBIT TO 0000000126130		128,695.18	
12-07	INTEREST CREDIT	5.86		162,168.25
12-08	OVERNIGHT INV CREDIT FROM 00000126130	195,322.94		
12-08	OVERNIGHT INV DEBIT TO 0000000126130		162,168.25	
12-08	INTEREST CREDIT	7.06		195,330.00
12-09	OVERNIGHT INV CREDIT FROM 00000126130	209,863.70		
12-09	OVERNIGHT INV DEBIT TO 0000000126130		195,330.00	
12-09	INTEREST CREDIT	7.59		209,871.29
12-10	OVERNIGHT INV CREDIT FROM 00000126130	89,402.95		
12-10	OVERNIGHT INV DEBIT TO 0000000126130		209,871.29	
12-10	INTEREST CREDIT	9.70		89,412.65
12-13	OVERNIGHT INV CREDIT FROM 00000126130	89,396.57		
12-13	OVERNIGHT INV DEBIT TO 0000000126130		89,412.65	
12-13	INTEREST CREDIT	3.23		89,399.80
12-14	OVERNIGHT INV CREDIT FROM 00000126130	65,041.53		
12-14	OVERNIGHT INV DEBIT TO 0000000126130		89,399.80	
12-14	INTEREST CREDIT	2.67		65,044.20
12-15	OVERNIGHT INV CREDIT FROM 00000126130	97,187.84		
12-15	OVERNIGHT INV DEBIT TO 0000000126130		65,044.20	
12-15	INTEREST CREDIT	4.50		97,192.34
12-16	OVERNIGHT INV CREDIT FROM 00000126130	90,701.51		
12-16	OVERNIGHT INV DEBIT TO 0000000126130		97,192.34	
12-16	INTEREST CREDIT	4.20		90,705.71
12-17	OVERNIGHT INV CREDIT FROM 00000126130	94,905.93		
12-17	OVERNIGHT INV DEBIT TO 0000000126130		90,705.71	
12-17	INTEREST CREDIT	13.18		94,919.11